

UNITED STATES DISTRICT COURT  
for the  
Eastern District of Michigan

United States of America

v.

George Paul Janssen Jr.

Case No. 1:25-mj-30088  
Judge: Morris, Patricia T.  
Filed: 02-25-2025

**CRIMINAL COMPLAINT**

I, the complainant in this case, state that the following is true to the best of my knowledge and belief.

On or about the date(s) of June 7, 2016 to October 30, 2023 in the county of Bay and Saginaw in the  
Eastern District of Michigan, the defendant(s) violated:

*Code Section*

18 U.S.C. § 1344, Financial Institution Fraud

*Offense Description*

knowingly executed a scheme or artifice to defraud to obtain money, funds or  
other property owned by or under the control of COPOCO Credit Union,  
DORT Credit Union, and others financial institutions by means of material  
false or fraudulent pretenses, representations, or promises, in violation of 18  
U.S.C. § 1344.

This criminal complaint is based on these facts:

See attached affidavit.

☒ Continued on the attached sheet.

Sworn to before me and signed in my presence  
and/or by reliable electronic means.

Date: 02/25/2025

City and state: Bay City, Michigan

  
Complainant's signature

Nicholas Vanderploeg, Special Agent, FBI  
Printed name and title

  
Judge's signature

Patricia T. Morris, United States Magistrate Judge  
Printed name and title

**AFFIDAVIT**

I, Nicholas Vanderploeg, being first duly sworn, hereby depose and state as follows:

- 1) Your affiant, Nicholas Vanderploeg, is a Special Agent assigned to the Federal Bureau of Investigation (“FBI”), Detroit Field Office, Bay City Resident Agency, and has been so employed since June 2022. Before this, I was a law enforcement officer for a different federal agency beginning in August 2016. As a Special Agent, I am authorized by law or by a government agency to engage in or supervise the prevention, detention, investigation, or prosecution of violations of Federal criminal laws. The statements contained herein are based on my personal observations, my training and experience, and information obtained from other agents and witnesses. This affidavit is intended to show merely that there is sufficient probable cause for the requested warrant. It does not set forth all my knowledge, or the knowledge of others, about this matter.
- 2) Based on my training and experience and the facts as set forth in this affidavit, I respectfully submit that there is probable cause to believe that violations of 18 U.S. Code § 1344, Financial Institution Fraud have been committed by George Paul Janssen Jr.

- 3) On November 8, 2023, the Federal Bureau of Investigation was contacted by Kendra Christianson, Chief Operating Officer for COPOCO Credit Union (“COPOCO”), located at 4365 East Wilder Road, Bay City, Michigan to report a loss of approximately \$1,343,000. The loss came from George Janssen Jr. and his business Bay Auto Brokers, located at 1204 West Thomas Street, Bay City, MI. Christianson complained Janssen had deposited a series of checks, valued at roughly \$1.4 million which ultimately were returned with insufficient funds. In the meantime, COPOCO issued \$1,343,285 in valid checks to Janssen. The issued checks were deposited in the Bay Auto Brokers business account at Independent Bank.
- 4) Janssen used two primary accounts for his business during the time of this fraudulent activity, one at COPOCO and the other at Independent Bank. The account at COPOCO was provided by a generous donor, Dennis Ahrns. Ahrns provided an investment of \$700,000 to Bay Auto Brokers to act as a “floor plan” for the business. Janssen had full access to the account, and he would remove money to purchase inventory for his business; then, he would return the money to the account. Janssen’s account at Independent Bank was the primary business account for Bay Auto Brokers and provided money for the day-to-day operations.

- 5) In August 2023, following a complaint related to a possible fraudulent vehicle loan, Bay Auto Brokers was audited by the State of Michigan and was found to have discrepancies in his sales and inventory. The Michigan Department of State Office of Investigative Services determined Janssen had used the same fictitious vehicles in multiple loan applications. During an interview of Janssen, he told the state investigator he had “floated the loan,” meaning getting more than one loan on a vehicle without paying off the first loan. This was not the first time they found Janssen falsifying business documents and, on October 30, 2023, Janssen lost his license to sell cars in Michigan for a five-year period.
- 6) Records from COPOCO showed Janssen removed approximately \$37,600 from his account via ATMs in October 2023 and an additional approximately \$27,000 via ATMs between November 1 and November 13. Records from Independent Bank showed Janssen received approximately \$44,300 in the form of checks from Bay Auto Brokers between October 30 and November 13. Records from Sunrise Family Credit Union showed Janssen withdrew approximately \$7,950 between November 1 and November 10.
- 7) On November 13, 2023, Janssen went missing for approximately 33 days, returning on December 16, 2023. After losing his license and before he

went missing, Janssen told family and friend he had been extorted by a Hispanic gang or cartel for the previous two years, approximately October 2021 to November 2023, and he had given them approximately \$2 million. The gang provided Janssen a phone and sent text messages of locations to leave money. Janssen left around \$25,000 in various boxes during each of these events. Following his return, Janssen told family and law enforcement he had been kidnapped by members of the cartel who held him hostage during the time he was missing.

- 8) While Janssen was missing, law enforcement, including the FBI, local and state authorities, were notified of several loans which had gone unpaid related to Bay Auto Brokers. These loans were taken by several people, all close associates of Janssen and apparently at the direction of Janssen. Collectively, the group obtained more than \$3.93 million from various banks and credit unions. The group's outstanding balance on these loans amounts to more than \$1.94 million.
- 9) In an interview with Connor Janssen ("Connor"), Janssen's son, Connor told Agents he was a salesperson for Bay Auto Brokers, but also responsible for depositing checks into the business accounts at COPOCO and Independent Bank. Connor would move money via check from the Bay Auto Brokers business account at Independent Bank to the floorplan

bank, COPOCO. Then, Connor would request paper checks to be picked up the same day at COPOCO. Connor provided the necessary information for the checks including vehicle makes, models, and Vehicle Identification Numbers (“VIN”). Connor said these details were provided by his father daily. Connor also knew his father was taking false loans and moving money with checks from bank to bank. Connor described Janssen’s actions as “robbing Peter to pay Paul.” Connor also took out loans at his father’s request. These loans came from multiple banks and credit unions and totaled approximately \$288,000. Connor told Agents he thought the vehicles were real when he took out the loans, but remarked he never saw the vehicles, nor any paperwork. Connor also told Agents he thought his father was making the loan documents in Microsoft Word.

- 10) Multiple friends of Janssen approached law enforcement during this time-period to clear their name and express concern they had been defrauded by Janssen, who convinced them to take out multiple vehicle loans. An interview was conducted of Earl McKee, a friend of Janssen, on February 22, 2024. McKee spoke to Agents in the presence of his lawyer. McKee told Agents he was friends with Janssen for more than 30 years and Janssen used their friendship to ask McKee to take out multiple vehicle loans. McKee believed these loans were for vehicles which Janssen

claimed to have in his possession. Janssen said these vehicles were in disrepair and he needed capital to fund the repairs. Janssen offered McKee \$600 for each loan he took out after the vehicles sold. McKee agreed and sent his real paystubs to Janssen to his email georgedeanna2003@yahoo.com that were later used to falsify the loan documents.

- 11) At least 20 financial institutions were identified to have been targets of fraudulent vehicle loans between June of 2016 and October 30, 2023 with a total loan amount of \$3,934,141. The chart below depicts the financial institution which suffered a loss “Bank”, the amount of loans which were issued by the bank “Amount”, the outstanding balance “Amount Due”, and the additional money removed from COPOCO Credit Union to cover debts at Independent Bank “Additional”.

Bank	Amount	Amount Due	Additional
Bay Port State Bank	\$ 89,670	\$ -	
COPOCO	\$ 97,570	\$ 90,103	\$ 1,343,285
DORT	\$ 93,186	\$ 92,994	
ELGA CU	\$ 94,996	\$ -	
Family 1st	\$ 98,440	\$ 91,256	
Frankenmuth	\$ 630,761	\$ -	
Great Lakes Fed	\$ 188,181	\$ 174,751	
Huntington	\$ 89,971	\$ -	
Isabella Bank	\$ 95,868	\$ 94,347	
JOLT	\$ 65,446	\$ 51,067	
Lake Huron	\$ 251,114	\$ 158,130	
Mayville	\$ 95,077	\$ 95,077	
Members First	\$ 192,251	\$ 192,241	
Port Austin Bank	\$ 73,912	\$ 73,912	
Security	\$ 93,986	\$ 112,194	
Sunrise	\$ 398,064	\$ 79,758	
Team1	\$ 176,848	\$ 104,494	
United Bay	\$ 66,506	\$ -	
United Financial	\$ 603,840	\$ 291,735	
Wildfire	\$ 438,452	\$ 244,490	
	<b>\$ 3,934,141</b>	<b>\$ 1,946,549</b>	<b>\$ 3,289,834</b>

- 12) The value which has not been paid back for these loans was calculated to be \$1,946,549. This value, in addition to the of \$1,343,285 removed from COPOCO Credit Union, brings a total loss value to \$3,289,834.
- 13) Based on the foregoing, your affiant submits there is probable cause to believe that George Janssen Jr. violated Title 18, United States Code (“U.S.C.”) Section (“§”) 1344 which makes it a crime to execute, or attempt to execute, a scheme or artifice to (1) defraud a financial institution; or (2) obtain any of the moneys, funds, credits assets,



securities, or other property owned by, or under the custody or control of,  
a financial institutions, by means of false or fraudulent pretenses,  
representations, or promises.



Nicholas Vanderploeg  
FBI

Subscribed and sworn to before me  
this 25th day of February 2025.



HON. PATRICIA T. MORRIS  
United States Magistrate Judge